Case 16-17005 Doc 1 Filed 05/19/16 Entered 05/19/16 19:24:36 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictur exam licens	e the name that is on government-issued ure identification (for	Allen First name	First name
		ample, your driver's ense or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Walsh Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-7815	

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Debtor 1 Allen Walsh

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	1114 Grandview Dr	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Will County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for bankruptcy		Check one:	Check one:		
		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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	t 2: Tell the Court About	our Burn	upicy o	ase			
•	The chapter of the Bankruptcy Code you are				ch, see <i>Notice Required by</i> 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
	choosing to file under	■ Chapter 7					
		☐ Chapt	ter 11				
		☐ Chapt	ter 12				
		☐ Chapt	ter 13				
	How you will pay the fee	abo ord	out how y ler. If you	ou may pay. Typically,	if you are paying the fee you	ck with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money lalf, your attorney may pay with a credit card or check with	
				ay the fee in installme ee in Installments (Offi		on, sign and attach the Application for Individuals to Pay	
						n only if you are filing for Chapter 7. By law, a judge may,	
		app	olies to yo	our family size and you	are unable to pay the fee i	our income is less than 150% of the official poverty line that n installments). If you choose this option, you must fill out	
		the	Applicati	ion to Have the Chapte	er 7 Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.	
•	Have you filed for bankruptcy within the	No.					
	last 8 years?	☐ Yes.					
			District		When	Case number	
			District			Case number	
			District		When	Case number	
0.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes.					
	not filing this case with you, or by a business partner, or by an affiliate?						
			Debtor			Relationship to you	
			District	·	When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
1.	Do you rent your residence?	■ No.	Go to	line 12.			
		☐ Yes.	Has y	our landlord obtained a	an eviction judgment agains	st you and do you want to stay in your residence?	
				No. Go to line 12.			
						Judgment Against You (Form 101A) and file it with this	

Page 4 of 47 Document Case number (if known) Debtor 1 Allen Walsh Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed? For example, do you own

Number, Street, City, State & Zip Code

Where is the property?

perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Allen Walsh Document Page 5 of 47 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose."						
	you nave?		☐ No. Go to line 16b.	rsonal, family, of nousehold purpose.				
			Yes. Go to line 17.					
		16b.	Are your debts primarily I	business debts? Business debts are deb				
			☐ No. Go to line 16c.	resument of throught the operation of the b	usiness of investment.			
			☐ Yes. Go to line 17.					
		16c.		owe that are not consumer debts or busin	ness debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.		Do you estimate that after any exempt privailable to distribute to unsecured credito	operty is excluded and administrative expenses rs?			
	administrative expenses		■ No					
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes					
18.		■ 1-49		☐ 1,000-5,000	□ 25,001-50,000			
	you estimate that you owe?	□ 50-99		5001-10,000	50,001-100,000			
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000			
19.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion			
	be worth:	\$100,001 - \$500,000		\$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion			
		□ \$500,	001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you estimate your liabilities	□ \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	to be?		001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
			001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
Par	7: Sign Below							
For	you	I have ex	amined this petition, and I de	eclare under penalty of perjury that the info	ormation provided is true and correct.			
				7, I am aware that I may proceed, if eligib relief available under each chapter, and I	le, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection wi bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 13 and 3571. /s/ Allen Walsh						
		Allen W		Signature of Deb	otor 2			
		Executed	on May 19, 2016	Executed on				
			MM / DD / YYYY		MM / DD / YYYY			

Debtor 1 Allen Walsh

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Debtor 1 Allen Walsh Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ steve beck	Date	May 19, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
steve beck		
Printed name		
steve beck		
Firm name		
14309 vintage ct		
Orland Park, IL 60462		
Number, Street, City, State & ZIP Code		
Contact phone 708 479-1144	Email address	stevebecklawyer@gmail.com
0147419		
Bar number & State		

		Docume	ent Page 8 of 47	
Fill in this infor	mation to identify your	case:		
Debtor 1	Allen Walsh			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	205,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	103,590.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	308,590.00
Par	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	264,243.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	50,004.00
	Your total liabilities	\$	314,247.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,719.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,909.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Page 9 of 47 Case number (if known) Debtor 1 Allen Walsh

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,481.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cas	se 16-17005	Doc 1	Filed 05/19/16 Document	Entered 05/19/1	.6 19:24:36	Desc	c Main
Fill	in this informa	ation to identify y	our case and th					
Deb	otor 1	Allen Walsh First Name	Middle	• Name	Last Name			
	otor 2 ouse, if filing)	First Name	Middle	Name	Last Name			
Uni	ted States Banl	kruptcy Court for t	he: NORTHER	N DISTRICT OF ILLIN	NOIS			
Cas	se number				_		_	Check if this is an amended filing
_		m 106A/B A/B: Pr	onerty					12/15
nfor Ansv Par	mation. If more wer every question	space is needed, at on. ach Residence, Bui ve any legal or equ	ttach a separate sl	neet to this form. On the	e are filing together, both are e top of any additional pages on or Have an Interest In land, or similar property?			
1.1	Yes. Where is t	,		What is the property				
		available, or other descr	ription	Single-family h		the amount of any	secured o	s or exemptions. Put claims on Schedule D: Secured by Property.
	New Lenox	IL State	60451-0000 ZIP Code	☐ Manufactured☐ Land☐ Investment pro	or mobile home	Current value of entire property? \$205,00	1	Current value of the portion you own?
				_	in the property? Check one	(such as fee sim a life estate), if k	ple, tenan nown.	r ownership interest cy by the entireties, or w/my son scott)
	Will			☐ Debtor 1 only ☐ Debtor 2 only		1/2 IIIt (Joint)	lenancy	w/my son scott)
	County			Debtor 1 and I At least one of	f the debtors and another ou wish to add about this ite	(see instruction		unity property
					roof, siding, furnace, c	entral air, walk	and dri	veway repair,

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$205,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Debtor 1	Allen Walsh		Document	Page 12 of 47 Case number (if known)	
☐ Yes.	Describe				
■ No	es ples: Everyday clothes, fur Describe	rs, leather coats	, designer wear, shoes,	, accessories	
■ No		stume jewelry, e	engagement rings, wed	ding rings, heirloom jewelry, watches, gems,	gold, silver
13. Non-fa Exam _i ■ No	arm animals ples: Dogs, cats, birds, ho Describe	rses			
■ No	ther personal and house Give specific information		did not already list, i	ncluding any health aids you did not list	
	the dollar value of all of art 3. Write that number			ny entries for pages you have attached	\$900.00
Part 4: De	escribe Your Financial Asse	ts			
	wn or have any legal or e		st in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in y	. ,	•	osit box, and on hand when you file your petit	ion
				Cash	\$50.00
Exam _i □ No			ounts with the same ins Institution r tcf \$500 lincolnwa	name:) ny comm bk \$50 ter bk \$200 (contains soc sec	houses, and other similar
Exam _i ■ No —	s, mutual funds, or public ples: Bond funds, investme		h brokerage firms, mor	ney market accounts	
-	ublicly traded stock and venture	interests in inc	corporated and uninco	orporated businesses, including an interes	st in an LLC, partnership, and
■ No					
☐ Yes.	Give specific information Na	about them me of entity:		% of ownership:	
Negot		personal checks	, cashiers' checks, proi	egotiable instruments missory notes, and money orders. by signing or delivering them.	

Official Form 106A/B Schedule A/B: Property page 3

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Debtor 1	Allen Walsh			Page 13 of 47	ase number (if known)	
■ No						
☐ Yes.	Give specific information at	bout them				
	Issue	er name:				
_Exam	ment or pension accounts ples: Interests in IRA, ERIS/		1(k), 403(b), thrift saving	s accounts, or other per	nsion or profit-sharing	plans
□ No	List each account separate	ds e				
■ res.		f account:	Institution r	name:		
			ill teache	rs pension (pays \$2	731 per month)	\$100,000.00
Your s <i>Exam</i> ■ No	ty deposits and prepayme share of all unused deposits oles: Agreements with landle	you have ma	rent, public utilities (elec			nies, or others
23 Annuit	t ies (A contract for a periodi	ic navment of	money to you, either for	r life or for a number of y	vears)	
■ No	(A contract for a periodi	o payment of	money to you, entrier to	The or for a flumber of y	years)	
☐ Yes.	lssuer name	and descript	ion.			
26 U.S. No Yes. 25. Trusts No Yes. 26. Patent Examp No Yes. 27. Licens Examp	ts in an education IRA, in C. §§ 530(b)(1), 529A(b), and Institution nation, equitable or future interests, copyrights, trademarks poles: Internet domain names of the specific information and the specific information an	nd 529(b)(1). ame and descepts in properties, trade secrets, websites, probabout them general inta	eription. Separately file the erty (other than anythin ets, and other intellecturoceeds from royalties and other intellecturous from royalties and other royalties and o	ne records of any interest g listed in line 1), and half property and licensing agreement	rights or powers exe	ercisable for your benefit
■ No						
☐ Yes.	Give specific information a	bout them				
Money or	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	funds owed to you Give specific information ab	bout them, inc	cluding whether you alre	ady filed the returns and	d the tax years	
		2015	5 (return filed)		fed	\$390.00
■ No	r support ples: Past due or lump sum Give specific information		usal support, child supp	ort, maintenance, divorc	e settlement, property	settlement

Official Form 106A/B Schedule A/B: Property page 4

		Case 16-17005	Doc 1	Filed 05/19/16 Document	Entered 05/19/16 19:24:36	Desc Main
De	ebtor 1	Allen Walsh		Document	Page 14 of 47 Case number (if known)	
	Examp ■ No	mounts someone owes yoles: Unpaid wages, disabil benefits; unpaid loans Give specific information	ity insurance ¡	payments, disability bene	efits, sick pay, vacation pay, workers' comper	nsation, Social Security
	Interes	ts in insurance policies	e insurance; h	nealth savings account (H	HSA); credit, homeowner's, or renter's insuran	ce
	■ No	.		P 18 4 9		
	⊔ Yes. I	Name the insurance compa Com	any of each po npany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	If you a	erest in property that is on the beneficiary of a living the has died.			d surance policy, or are currently entitled to rece	eive property because
	☐ Yes.	Give specific information				
	Examp ■ No	against third parties, wholes: Accidents, employment	nt disputes, in		t or made a demand for payment to sue	
	Other o	contingent and unliquidat	ted claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
	_	Describe each claim				
35.	Any fin	ancial assets you did no	t already list			
	■ No □ Yes.	Give specific information				
36					ny entries for pages you have attached	\$101,190.00
Pa	rt 5: Des	scribe Any Business-Related	l Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37.	Do you o	own or have any legal or equ	itable interest	in any business-related pr	roperty?	
I	No. Go	to Part 6.				
	☐ Yes. G	so to line 38.				
Pa		scribe Any Farm- and Comm ou own or have an interest in fa			n or Have an Interest In.	
46.	Do you	own or have any legal o	r equitable in	iterest in any farm- or c	commercial fishing-related property?	
	No.	Go to Part 7.				
	☐ Yes.	Go to line 47.				
Pa	rt 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
53.		have other property of a bles: Season tickets, countr				
	■ No	Civo aposifio information				
	□ 162.	Give specific information				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Page 15 of 47
Case number (if known) Document Debtor 1 Allen Walsh

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$205,000.00
56.	Part 2: Total vehicles, line 5	\$1,500.00		
57.	Part 3: Total personal and household items, line 15	\$900.00		
58.	Part 4: Total financial assets, line 36	\$101,190.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$103,590.00	Copy personal property total	\$103,590.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$308,590.00

Official Form 106A/B Schedule A/B: Property page 6

Debtor 1 Allen Walsh First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS
First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name
Debtor 2 (Spouse if, filing) First Name Middle Name Last Name
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS
Case number
(if known)

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	y the Proper	ty You	Claim as	Exempt

1.	Which set of exemption	ns are you claiming?	Check one only,	even if you	r spouse is filin	g with you.
----	------------------------	----------------------	-----------------	-------------	-------------------	-------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
1114 Grandview Dr New Lenox, IL 60451 Will County	\$205,000.00		\$0.00	735 ILCS 5/12-901	
house needs a roof, siding, furnace, central air, walk and driveway repair, carpeting, tile Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2008 chev impala 159000 miles Line from Schedule A/B: 3.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(c)	
Line Holli Schedule PAB. 3.1			100% of fair market value, up to any applicable statutory limit		
furniture and appliances Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Ente from Solitodate 70B. GIT			100% of fair market value, up to any applicable statutory limit		
2 tv's \$200, laptop \$200 Line from Schedule A/B: 7.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)	
Line Ironi Schedule AVD. 7.1			100% of fair market value, up to any applicable statutory limit		
Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
LINE HOITI SCHEUUIE PVD. 10.1			100% of fair market value, up to any applicable statutory limit		

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Case number (if known)

Der	Alleli vvaisii					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	tcf \$500 lincolnway comm bk \$50	\$750.00		\$750.00	735 ILCS 5/12-1001(b)	
to se	town center bk \$200 (contains soc sec deposits only) Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
	ill teachers pension (pays \$2731 per month)	\$100,000.00		\$100,000.00	735 ILCS 5/12-1006	
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
	fed: 2015 (return filed) Line from Schedule A/B: 28.1	\$390.00		\$390.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 20.1				100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3			ed on or after the date of adjustmer	nt.)	
	■ No					
	☐ Yes. Did you acquire the property covere	ed by the exemption wi	thin 1	215 days before you filed this case	?	
	□ No					
	☐ Yes					

		Document	Page 18	of 47		
Fill in this inform	ation to identify you	r case:				
Debtor 1	Allen Walsh					
Debior 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
	. ,	-				
Case number						
(if known)					_	if this is an
					amend	led filing
Official Form	106D					
		M/Is a lileure Oleinee	C	l lass Dagan and		
Schedule I	D: Creditors	Who Have Claims	Secured	by Propert	y	12/15
		f two married people are filing toget out, number the entries, and attach it				
,	have claims secured by	your property?				
	-	nis form to the court with your othe	r schedules Vo	u have nothing else t	n report on this form	
_		•	i soriedules. 10	a nave nothing eise t	o roport on this lond.	
■ Yes. Fill in	all of the information b	pelow.				
Part 1: List All	Secured Claims					
		nore than one secured claim, list the cr		Column A	Column B	Column C
		a particular claim, list the other credito cal order according to the creditor's nar		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	a are ciamic in alphabolic	out of a contracting to the ordered of the		value of collateral.	claim	If any
2.1 Chase		Describe the property that secures		\$230,000.00	\$205,000.00	\$25,000.00
Creditor's Name		1114 Grandview Dr New Le	nox, IL			
		60451 Will County house needs a roof, siding,	furnaco			
		central air, walk and drivew				
		repair, carpeting, tile				
POB 15153	3	As of the date you file, the claim is	: Check all that			
	n, DE 19886	apply. Contingent				
Number, Street,	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	ot? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or seco	ured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Deb	otor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
At least one of the	e debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla		☐ Other (including a right to offset)				
community deb	σ					
Date debt was incu	rred	Last 4 digits of account num	nber			
2.2 Talmer Ba	nk	Describe the property that secures	the claim:	\$34,243.00	\$205,000.00	\$34,243.00
Creditor's Name		1114 Grandview Dr New Le	nox, IL			
		60451 Will County	6			
		house needs a roof, siding, central air, walk and drivew				
		repair, carpeting, tile	, ay			
2301 W Rid	g Beaver Rd	As of the date you file, the claim is	: Check all that			
Troy, MI 48		apply. Contingent				
	City, State & Zip Code	☐ Unliquidated				
. rambor, onest,	,, o.a.o a zip oodo	☐ Disputed				
Who owes the deb	ot? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only		car loan)		-		
Debtor 1 and Deb	otor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
_	e debtors and another	Judgment lien from a lawsuit	,			
		J				

Official Form 106D

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Debtor 1 Allen Walsh				Case number (if know)		
	First Name	Middle Name	Last Name			
	if this claim relates to a nunity debt	Other (include	ding a right to offset)	15 ar 494		
Date debt	was incurred	Last 4 d	ligits of account num	ber		
Add the	dollar value of your ent	ries in Column A on this	page. Write that nun	nber here:	\$264,243.00	
	the last page of your fo at number here:	rm, add the dollar value	totals from all pages		\$264,243.00	
Part 2:	List Others to Be Not	ified for a Debt That	You Already Listed	i		
trying to c	ollect from you for a de	bt you owe to someone e bts that you listed in Pa	else, list the creditor	in Part 1, and		ample, if a collection agency is nere. Similarly, if you have more I persons to be notified for any
	me, Number, Street, City, eltman Weinberg	State & Zip Code		On wh	ich line in Part 1 did you enter the	creditor? 2.2
	0 N LaSalle St, #24 iicago, IL 60601	00		Last 4	digits of account number	

	7000 IO I7000 L	Documen	t Page 20 of 47	200 Main
Fill in this info	ormation to identify your			
Debtor 1	Allen Walsh			
Debior 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT C	DF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing
Official Fo	rm 106E/F			
		ho Have Unsecui	od Claims	12/15
			ORITY claims and Part 2 for creditors with NONPRIORITY cl	
Schedule G: Exe Schedule D: Cred left. Attach the C name and case r	cutory Contracts and Unexpi ditors Who Have Claims Sect ontinuation Page to this pag number (if known).	red Leases (Official Form 100 ured by Property. If more spa e. If you have no information	Also list executory contracts on Schedule A/B: Property (Offi GG). Do not include any creditors with partially secured clain ce is needed, copy the Part you need, fill it out, number the e to report in a Part, do not file that Part. On the top of any ad-	ns that are listed in entries in the boxes on the
Part 1: List	All of Your PRIORITY Un	secured Claims		
1. Do any cred	litors have priority unsecured	d claims against you?		
No. Go to	Part 2.			
☐ Yes.				
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cred	litors have nonpriority unsec	ured claims against you?		
☐ No. You	have nothing to report in this pa	art. Submit this form to the cour	t with your other schedules.	
Yes.				
unsecured c	laim, list the creditor separately	for each claim. For each claim	of the creditor who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list claims already it you have more than three nonpriority unsecured claims fill out the	ncluded in Part 1. If more
				Total claim
4.1 Capita	al One	Last 4 digits of	of account number	\$100.00
	rity Creditor's Name S W Broad St	When was the	debt incurred?	
	Allen, VA 23060			_
Number	Street City State Zlp Code	As of the date	you file, the claim is: Check all that apply	
Who in	curred the debt? Check one.			
■ Deb	tor 1 only	☐ Contingent		
☐ Deb	tor 2 only	☐ Unliquidate	d	
☐ Deb	tor 1 and Debtor 2 only	☐ Disputed		
☐ At le	east one of the debtors and and	ther Type of NONF	RIORITY unsecured claim:	
☐ Che	ck if this claim is for a comm	nunity	ns	
debt	laim subject to offset?	Obligations report as priori	arising out of a separation agreement or divorce that you did no	t
Is the c	iaini subject to onset?	<u></u>	ry ciaims ension or profit-sharing plans, and other similar debts	
☐ Yes		Other. Spec	cify	

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Case number (if know)

HSBC	Last 4 digits of account number	\$21,991.00
Nonpriority Creditor's Name	When was the debt incurred?	
Baltimore, MD 21297-1051		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Vho incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
-		
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
llinois Coll Serv	Last 4 digits of account number	\$52.00
Nonpriority Creditor's Name	When was the debt incurred?	
POB 1010 Finley Park, IL 60477	when was the debt incurred?	
lumber Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Vho incurred the debt? Check one.	,	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
ebt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
loliet Fire Dept	Last 4 digits of account number	\$1,038.00
Nonpriority Creditor's Name		. ,
I45 E Main St	When was the debt incurred?	
Streator, IL 61364 Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
in Check if this claim is for a community lebt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	■ Other. Specify	

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Debtor 1 Allen Walsh Case number (if know) 4.5 \$1,939.00 Kohls Last 4 digits of account number Nonpriority Creditor's Name POB 2983 When was the debt incurred? Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **Midland Funding** Last 4 digits of account number \$7,309.00 Nonpriority Creditor's Name 8875 Aero Dr, #200 When was the debt incurred? San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.7 **PNC Bank** Last 4 digits of account number \$8,775.00 Nonpriority Creditor's Name **POB 5570** When was the debt incurred? Cleveland, OH 44101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Debtor	1 Allen Wa	lsh	——————————————————————————————————————	Case	+ / number (if kno	ow)	
4.8	Re-Max 10 Nonpriority Cre	ditor's Name	Last 4 digits of account numb	er			\$8,800.00
	1938 Linco New Lenox	In Hwy	When was the debt incurred?				
-	Number Street	City State Zlp Code the debt? Check one.	As of the date you file, the cla	im is: Chec	k all that apply	′	
	Debtor 1 or	ıly	☐ Contingent				
	Debtor 2 or	ıly	☐ Unliquidated				
	Debtor 1 an	nd Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecu	ured claim:			
	_	is claim is for a community	☐ Student loans				
	debt		☐ Obligations arising out of a s	eparation a	greement or d	ivorce that you did not	
	Is the claim su	ubject to offset?	report as priority claims		-	·	
	■ No		Debts to pension or profit-sh	aring plans,	and other sim	nilar debts	
	☐ Yes		Other. Specify				
	is page only if	you have others to be notified	ebt That You Already Listed I about your bankruptcy, for a debt th				
have r	nore than one		someone else, list the original credito nat you listed in Parts 1 or 2, list the a cor submit this page.				
	nd Address		On which entry in Part 1 or Part 2 did	,	0		
POB 2		nt and Audit	Line 4.4 of (Check one):			Priority Unsecured Claims	
	าง or, IL 61364			Part 2:	Creditors with	Nonpriority Unsecured Claims	;
Otroat	01, 12 01004		Last 4 digits of account number				
Part 4:	Add the A	mounts for Each Type of l	Insecured Claim				
				-1			
	tne amounts of f unsecured cl		laims. This information is for statistic	ai reporting	g purposes o	nly. 28 U.S.C. §159. Add the a	mounts for each
						Total Claim	
	6a.	Domestic support obligatio	ns	6a.	\$	0.00	
	Гotal aims						
from P		Taxes and certain other del	ots you owe the government	6b.	\$	0.00	
	6c.	Claims for death or persona	al injury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority u	nsecured claims. Write that amount here	e. 6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a th	nrough 6d.	6e.	\$	0.00	
						Total Claim	
	6f.	Student loans		6f.	\$	0.00	

6f.	Student loans
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
6h.	Debts to pension or profit-sharing plans, and other similar debts
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.
6j.	Total Nonpriority. Add lines 6f through 6i.

0.00	\$
0.00	\$
50,004.00	\$
50,004.00	\$

6g. 6h. 6i.

6j.

		12(1)	10 1000	
Fill in this infor	mation to identify your	case:		
Debtor 1	Allen Walsh			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the c er, Street, City, State and ZIP Co	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
	Name				
	Number	Street			_
	City		State	ZIP Code	-
2.2	- ',				
	Name -				_
	Name				
	Number	Street			_
	rambor	Olioot			
	City		State	ZIP Code	_
	City		State	ZIF Code	
2.3					_
	Name				
					_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.5	0.1.9		0.0.0	2 0000	
2.5					_
	Name				
	Number	Street			_
	ivuilibei	Sueel			
					_
	City		State	ZIP Code	

	430 10 17 000 1	Docume	nt Page 25 of	47	Descritain
Fill in this info	mation to identify your	case:			
Debtor 1	Allen Walsh				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
	H: Your Cod				12/15
people are filing fill it out, and no	g together, both are equ umber the entries in the	ally responsible for supp	lying correct informatio the Additional Page to	n. If more space is n	ite as possible. If two married eeded, copy the Additional Page, of any Additional Pages, write
1. Do you l	nave any codebtors? (If	ou are filing a joint case, c	lo not list either spouse a	s a codebtor.	
□ No ■ Yes					
		lived in a community pro Nevada, New Mexico, Pue			states and territories include
■ No. Go to	o line 3.				
☐ Yes. Did	your spouse, former spou	ise, or legal equivalent live	with you at the time?		
in line 2 ag	ain as a codebtor only i), Schedule E/F (Official	f that person is a guarant	or or cosigner. Make su	ire you have listed th	g with you. List the person shown le creditor on Schedule D (Official Schedule E/F, or Schedule G to fil
	nn 1: Your codebtor Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	ditor to whom you owe the debt s that apply:
3.1 sco t	t walsh (son)			☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G☐chase, talmer	ne line

Schedule H: Your Codebtors

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Fill	in this information to	identify your co	200				I				
	btor 1	Allen Walsh	35C.								
	btor 2 buse, if filing)					_					
Uni	ited States Bankrupto	cy Court for the	NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number			-			□ A		ed filing ent showin	g postpetition ollowing date:	
	fficial Form						N	// M / DD/ Y	YYYY		
Be a sup spo atta	plying correct infor use. If you are sepa ch a separate shee	curate as poss mation. If you arated and you	sible. If two married peo are married and not filin r spouse is not filing wi On the top of any additi	ng jointly, and your ith you, do not inclu	spouse de infor	is liv mati	ing with on abou	you, incl t your spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your emplo information.	your employment		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more the attach a separate prinformation about a	page with	Employment status	■ Employed□ Not employed				☐ Empl	,		
	employers. Include part-time, s	seasonal or	Occupation	realtor							
	self-employed wor		Employer's name	c21 pride							
	Occupation may in or homemaker, if it		Employer's address	new lenox							
			How long employed t	here? 3 yrs				_			
Esti spou	imate monthly inco	eparated. spouse have mo	ate you file this form. If	,		•		that perso	on on the li	·	J
	List monthly gros	ss wages, sala	ry, and commissions (b	efore all payroll						ng spouse	
2.			calculate what the monthl		2.	\$		500.00	\$	N/A	
3.	Estimate and list	monthly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross I	ncome. Add lin	e 2 + line 3.		4.	\$	50	00.00	\$	N/A	

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Deb	tor 1	Allen Walsh	-	С	ase ni	umber (if known)	-				
						Debtor 1		non-f	Debtor filing s	pouse	
	Cop	by line 4 here	4.		\$	500.00	-	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00		\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	-	\$		N/A	_ \
	5c.	Voluntary contributions for retirement plans	5c		\$	0.00	_	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	-	\$		N/A	_
	5e.	Insurance	5e		\$	0.00	-	\$		N/A	_
	5f. 5g.	Domestic support obligations Union dues	5f. 5g		\$	0.00	_	\$		N/A N/A	_
	5h.	Other deductions. Specify:	5h		\$—	0.00	_	\$—		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		т В	0.00	-	\$		N/A	_
							_	· —			_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	•	₿	500.00	-	\$		N/A	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	ı .	\$	0.00		\$		N/A	
	8b.	Interest and dividends	8b		\$	0.00	_	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00		\$		N/A	
	8d.	Unemployment compensation	8d	l. 1	\$	0.00	_	\$		N/A	_
	8e.	Social Security	8e		\$	488.00		\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.00	-	\$		N/A	_
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g 8h		ֆ— \$	2,731.00 0.00		\$		N/A N/A	_
	OII.	Other monthly medine. Specify.	_ 011		Ψ	0.00	. T			IN/A	<u></u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		3,219.00		\$		N/	Α
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3	,719.00 + \$			N/A	= \$	3,719.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_				0,7 10.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						chedule 11.	4	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	3,719.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						į.	Combi	ned ly income
		No.									
		Voc Explain:									

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Fill	in this information to identify your case:		l		
			Chool	c if this is:	
Dep	Allen Walsh			An amended filing	
	otor 2				ving postpetition chapter
(Spo	ouse, if filing)			13 expenses as of	the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	INOIS	1	MM / DD / YYYY	
1	se number				
Of	fficial Form 106J				
So	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to th mber (if known). Answer every question.				
Par					
1.	Is this a joint case?				
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expens	ses for Separate House	ehold of Debte	or 2.	
2.	Do you have dependents? ☐ No				
۷.		r Donondont'o voleti	ianahin ta	Dependent's	Dago denondent
	Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	son		33	■ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include ■ No				□ res
•	expenses of people other than				
	yourself and your dependents?				
Est exp	t 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a sublicable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule l</i> ficial Form 106l.)	e if you know <i>I: Your Income</i>		Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgage	e 4. \$		1,604.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
	4d. Homeowner's association or condominium dues		4d. \$		0.00
5.	Additional mortgage payments for your residence, such as	home equity loans	5. \$		0.00

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Deb	otor 1	Allen Wa	ılsh	Case	num	ber (if known)	
6.	Utiliti	ies:					
٥.	6a.		heat, natural gas		6a.	\$	275.00
	6b.	-	ver, garbage collection		6b.	·	130.00
	6c.		e, cell phone, Internet, satellite, and cable	services	6c.	·	180.00
	6d.	Other. Spe			6d.	·	0.00
7.			ekeeping supplies		7.	·	750.00
8.			hildren's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	*	100.00
		•	roducts and services		10.	·	50.00
		-	ntal expenses		11.	·	100.00
			Include gas, maintenance, bus or train fa	ire.			
			ar payments.		12.	\$	150.00
13.			clubs, recreation, newspapers, magaz	nes, and books	13.	\$	0.00
14.	Chari	itable cont	ributions and religious donations		14.	\$	75.00
15.	Insur	rance.	_			-	
	Do no	ot include in	surance deducted from your pay or inclu	ded in lines 4 or 20.			
	15a.	Life insura	nce		15a.	*	137.00
	15b.	Health ins	urance	•	15b.	\$	252.00
	15c.	Vehicle in	surance		15c.	\$	106.00
	15d.	Other insu	rance. Specify:	•	15d.	\$	0.00
16.			clude taxes deducted from your pay or in	cluded in lines 4 or 20.			
	Speci	,			16.	\$	0.00
17.			ease payments:				
			ents for Vehicle 1		17a.	·	0.00
			ents for Vehicle 2		17b.	·	0.00
		Other. Spe	-		17c.	·	0.00
		Other. Spe	·		17d.	\$	0.00
18.			of alimony, maintenance, and support		40	c	0.00
4.0			your pay on line 5, Schedule I, Your In		18.	\$	
19.			s you make to support others who do i	ot live with you.		\$	0.00
	Speci	·		5 (4): (19.		
20.			erty expenses not included in lines 4 c				0.00
			s on other property		20a.	·	0.00
		Real estat			20b.	·	0.00
			nomeowner's, or renter's insurance		20c.		0.00
			ce, repair, and upkeep expenses		20d.	·	0.00
			er's association or condominium dues	2	20e.	·	0.00
21.	Othe	r: Specify:			21.	+\$	0.00
22.	Calcu	ulate vour i	monthly expenses				
			through 21.			\$	3.909.00
			2 (monthly expenses for Debtor 2), if any	from Official Form 106.J-2		\$	
			a and 22b. The result is your monthly ex			\$	3 000 00
	220. F	Add IIIIe 22	a and 22b. The result is your monthly ex	derises.		Φ	3,909.00
23.	Calcu	ulate your i	monthly net income.				
	23a.	Copy line	12 (your combined monthly income) from	Schedule I.	23a.	\$	3,719.00
	23b.	Copy your	monthly expenses from line 22c above.	2	23b.	-\$	3,909.00
							·
	23c.		our monthly expenses from your monthly	income.			100.00
		The result	is your monthly net income.	:	23c.	\$	-190.00
0.4	_			and the discussion of the second			
24.			an increase or decrease in your expen- ou expect to finish paying for your car loan with				ease or decrease because of a
			terms of your mortgage?	in the year of do you expect your morte	yaye	payment to mich	case of ucolease necduse of a
	■ No		7				
			Explain hara:				
	☐ Ye	₹S.	Explain here:				

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Fill in this info	rmation to identify your	case:			
Debtor 1	Allen Walsh				
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	-				
Declara	tion About a	an Individual	Debtor's Sc	hedules	12/15
years, or both.	ey or property by fraud i 18 U.S.C. §§ 152, 1341, 7 gn Below		kruptcy case can result in	n fines up to \$250,000), or imprisonment for up to 20
Did you p	ay or agree to pay some	eone who is NOT an attor	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules filed	l with this declaration	n and
	len Walsh		X		
	Walsh ure of Debtor 1		Signature of I	Debtor 2	

Date _____

Date May 19, 2016

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Fil	l in this inform	ation to identify you	r case:						
_	btor 1	Allen Walsh	- Gueon						
	DIOI I	First Name	Middle Name	Last Name					
	btor 2 buse if, filing)	First Name	Middle Name	Last Name					
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Ca	se number								
	nown)				_	theck if this is an mended filing			
\bigcirc	ficial For	m 107							
			Affairs for Indivi	duals Filing for B	ankruptcy	4/16			
info nur	ormation. If months	ore space is needed,). Answer every que	attach a separate sheet to	this form. On the top of any	equally responsible for sup y additional pages, write you				
1.	-	current marital statu		I Lived Delote					
	☐ Married								
	■ Not marr	ried							
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?					
	■ No □ Yes. List	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there			
3. stat					ity property state or territory				
	■ No								
	☐ Yes. Mal	ke sure you fill out Scl	nedule H: Your Codebtors (O	fficial Form 106H).					
Pa	rt 2 Explair	n the Sources of You	r Income						
4.	Fill in the total	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?			
	□ No								
	Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,000.00	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Case number (if known) Document

Debtor 1 Allen Walsh

		Debtor 1	Debtor 1		
For last calendar year: (January 1 to December 31, 2015)		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		■ Wages, commissions, bonuses, tips \$2,384.00		☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)		■ Wages, commissions, bonuses, tips	\$4,000.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
5.	Did you receive any other income Include income regardless of wheth and other public benefit payments; winnings. If you are filing a joint cas List each source and the gross income	ner that income is taxable. Exa pensions; rental income; interes se and you have income that y	imples of other income are all est; dividends; money collect ou received together, list it or	ed from lawsuits; royalties; an nly once under Debtor 1.	

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	soc sec	\$1,952.00		
	Retirement Income	\$10,924.00		
For last calendar year: (January 1 to December 31, 2015)	soc sec	\$5,856.00		
	Retirement Income	\$34,118.00		
For the calendar year before that: (January 1 to December 31, 2014)	soc sec	\$5,640.00		
	Retirement Income	\$33,500.00		
	soc sec	\$5,640.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

 \square No.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

□ No

Yes. Fill in the details.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

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Case number (if known) Document Debtor 1 Allen Walsh Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... still owe paid chase \$0.00 \$0.00 ■ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. **Insider's Name and Address Dates of payment** Total amount Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Status of the case Court or agency Case number talmer bank v debtor 2nd mort holder □ Pending 15 ar 494, will county has citation □ On appeal pending against □ Concluded debtor

Case 16-17005

Doc 1

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Dal	nto # 1	A II NA/- I - I-	Document	Page 34 of	47	
Dei	otor 1	Allen Walsh			Case number (if known)	
10.		n 1 year before you filed for bankru		property repossesse	d, foreclosed, garnished, attach	ed, seized, or levied?
	Crieci	call that apply and fill in the details be	low.			
		No. Go to line 11.				
		es. Fill in the information below.				
	Cred	itor Name and Address	Describe the Prop	erty	Date	Value of the property
			Explain what happ	ened		property
11.	accol	n 90 days before you filed for bankr unts or refuse to make a payment be No Yes. Fill in the details.		,	r financial institution, set off any	/ amounts from your
	Cred	itor Name and Address	Describe the action	n the creditor took	Date action was	Amount
					taken	
12.		n 1 year before you filed for bankru -appointed receiver, a custodian, or		property in the posse	ession of an assignee for the be	nefit of creditors, a
	I	No				
		⁄es				
Par	t 5:	List Certain Gifts and Contribution	s			
	-				of thou \$600	
13.	_	n 2 years before you filed for bankrı No	uptcy, did you give any	girts with a total val	ue of more than \$600 per perso	n?
	`	∕es. Fill in the details for each gift.				
		with a total value of more than \$60	0 Describe the	aifts	Dates you gave	Value
		person		3	the gifts	
	Pers	on to Whom You Gave the Gift and				
	Addı	ress:				
14.	_	n 2 years before you filed for bankr	uptcy, did you give any	gifts or contribution	ns with a total value of more tha	n \$600 to any charity?
	_	No Yes. Fill in the details for each gift or c	ontribution			
		or contributions to charities that t		nt you contributed	Dates you	Value
	more Char	e than \$600 ity's Name 'ess (Number, Street, City, State and ZIP Code		n you contributed	contributed	value
			,			
Par	t 6:	List Certain Losses				
15.		n 1 year before you filed for bankru mbling?	otcy or since you filed	for bankruptcy, did y	ou lose anything because of th	eft, fire, other disaster,
		No				
		es. Fill in the details.				
		cribe the property you lost and	Describe any insuran	ce coverage for the le	oss Date of your	Value of property
	how	the loss occurred	Include the amount that			lost
			insurance claims on line	e 33 of Schedule A/B:	Property.	
Par	t 7:	List Certain Payments or Transfers	3			
16.	consi	n 1 year before you filed for bankru ulted about seeking bankruptcy or p le any attorneys, bankruptcy petition p	preparing a bankruptcy	/ petition?		
		No				
		es. Fill in the details.				
	Pers	on Who Was Paid	Description a	nd value of any prop	erty Date payment	Amount of

Address **Email or website address**

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1 Allen Walsh

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and variansferred	alue of any propert	y	Date payment or transfer was made	Amount of payment
	Steve Beck, for this case					\$0.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you li No	or to make payments			transfer any proper	rty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and vertransferred	alue of any propert	ty .	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your bus include both outright transfers and transfers made include gifts and transfers that you have already lined No Yes. Fill in the details.	iness or financial affa e as security (such as the	irs? ne granting of a secu			
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferr	ed		ny property or received or debts hange	Date transfer was made
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protection No ☐ Yes. Fill in the details.		y property to a self	-settled trus	st or similar device o	of which you are a
	Name of trust	Description and v	alue of the property	y transferre	d	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Storag	je Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa	other financial accour	nts; certificates of c		-	
	No					
	Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of account of instrument	clos	e account was sed, sold, ved, or sferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	ar before you filed for	bankruptcy, any sa	afe deposit	box or other deposi	tory for securities,
	NoYes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		scribe the c	ontents	Do you still have it?

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Case number (if known) Document Debtor 1 Allen Walsh 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Describe the contents Do you still Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Value **Owner's Name** Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No ☐ Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 25. Have you notified any governmental unit of any release of hazardous material? No ☐ Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code)

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

orm 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Case number (if known) Document Debtor 1 Allen Walsh ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Allen Walsh Signature of Debtor 2 Allen Walsh Signature of Debtor 1 Date May 19, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform					
	nation to identify your	case:			
Debtor 1	Allen Walsh First Name	Middle Name	Last Name		
Debtor 2	ristrano	Wildale Harrie	Lastrano		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Fo	rm 108				
-		n for Indiv	iduals Eiling	Under Chante	or 7
Statemer	it of intentio	in for marv	iduais Filling	Under Chapte	EF / 12/15
If you are an indi	vidual filing under cha	nter 7 vou must fil	out this form if:		
	e claims secured by yo	• •	out this form in.		
_	ed personal property a		ot expired.		
You must file this	s form with the court w	ithin 30 days after	you file your bankrupto		et for the meeting of creditors,
whiche on the f	-	ne court extends the	e time for cause. You m	ust also send copies to the	e creditors and lessors you list
	ople are filing togethe d date the form.	r in a joint case, bo	th are equally responsi	ble for supplying correct in	nformation. Both debtors must
Sign an	d date the form.				
			needed, attach a sepa	rate sheet to this form. On	the top of any additional pages,
write yo	our name and case nui	nber (ii known).			
Part 1: List Yo	our Creditors Who Hav	e Secured Claims			
1. For any credito	ors that vou listed in P	art 1 of Schedule D	: Creditors Who Have C	laims Secured by Property	y (Official Form 106D), fill in the
information be	low.				,
Identify the cre	editor and the property t	hat is collateral	What do you intend t secures a debt?	o do with the property that	Did you claim the property as exempt on Schedule C?
			3000.00 0 0000.		ac exempt on concaute of
0 111 1			_		_
Creditor's C	hase		☐ Surrender the prope	•	□ No
name.			☐ Retain the property ☐ Retain the property		■ Yes
Description of	1114 Grandview D	r New Lenox,	Reaffirmation Agre		— res
property	IL 60451 Will Cou		Retain the property		
securing debt:	house needs a roo				
	furnace, central ai driveway repair, c	·	retain		
	annonay ropani, o	pog,o			_
Part 2: List Yo	our Unexpired Persona	I Property Leases			
					ed Leases (Official Form 106G), fill le lease period has not yet ended.
				sume it. 11 U.S.C. § 365(p)(
December were					Will the lease be accounted.
Describe your u	nexpired personal pro	perty leases			Will the lease be assumed?
Lessor's name:					□ No
Description of lea	sed				_
Property:					☐ Yes
Lessor's name:					П №
Description of lea	ised				□ No
Property:					☐ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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De	btor 1	Allen Walsh	Case number (if known)	
	ssor's n		□ No	
	scription operty:	n of leased	☐ Yes	
	ssor's n		□ No	
	scription operty:	n of leased	☐ Yes	
	ssor's n	ame: n of leased	□ No	
	operty:	Torreased	☐ Yes	
	ssor's n		□ No	
	scription operty:	n of leased	☐ Yes	
	ssor's n		□ No	
	scription operty:	n of leased	☐ Yes	
Pa	rt 3:	Sign Below		
Unc pro	der pen perty th	alty of perjury, I declare that I have indi- nat is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any pe	ersonal
Χ		llen Walsh	x	
		n Walsh ature of Debtor 1	Signature of Debtor 2	
	Date	May 19, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

US BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS

In re	ALLEN WALSH	Case no.
•	debtor(s)	Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) AND ATTORNEY-CLIENT FEE AGREEMENT

I certify that I am the attorney for this debtor and that the compensation paid or agreed to be paid to me within one year before the filling of the petition in bankruptcy for legal services rendered or to be rendered for the debtor for the bankruptcy is \$ 900 This will be the full fee provided there is no extra work as described below. I have received full payment of this amount.

The debtor is the source of the compensation paid to me, and I have agreed not to share the compensation with anyone unless he is associated with my law firm.

I agree to provide legal services for all aspects of the bankruptcy case, including the extra work listed below, as set forth in local rule 2090-5B.

Extra work for which there will be attorney's fees. reaffirmation agreement: \$100, amending schedule to add creditor: \$70 + \$30 filing fee= \$100, continuance of bankruptcy hearing at debtor's request: \$250 for Chicago, and \$100 for Joliet. Also, \$ 150 per hour for all work which is not routinely required in a simple no-asset bankruptcy case, such as work on any motions, hearings, or providing documents or information. The hourly charges apply to my transportation time to and from hearings and to wait time at hearings.

Approved:	allen	Wolk		 Dated:	4-19-16
			debtor(s)		

I certify that this is a complete statement of the agreement for payment to me for representation of the debtor(s) in this bankruptcy.

Steve Beck #0147419 14309 Vintage Ct Orland Park II 60462 708 479-1144 stevebecklawyer@gmail.com

an

United States Bankruptcy Court Northern District of Illinois

In re	Allen Walsh		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	IATRIX	
		Number of	Creditors:	13
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to the	e best of my
Date:	May 19, 2016	/s/ Allen Walsh Allen Walsh Signature of Debtor		

Capital One 11013 W Broad St Glen Allen, VA 23060

Chase POB 15153 Wilmington, DE 19886

Creditors Discount and Audit POB 213 Streator, IL 61364

HSBC POB 17051 Baltimore, MD 21297-1051

Illinois Coll Serv POB 1010 Tinley Park, IL 60477

Joliet Fire Dept 445 E Main St Streator, IL 61364

Kohls POB 2983 Milwaukee, WI 53201

Midland Funding 8875 Aero Dr, #200 San Diego, CA 92123

PNC Bank POB 5570 Cleveland, OH 44101

Re-Max 10 1938 Lincoln Hwy New Lenox, IL 60451

scott walsh (son)

Talmer Bank 2301 W Big Beaver Rd Troy, MI 48084

Weltman Weinberg 180 N LaSalle St, #2400 Chicago, IL 60601